

Information to identify the case:			
Debtor 1	Michael Scott Skinner		
	First Name	Middle Name	Last Name
Debtor 2	Alicia Kay Skinner		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	13-10049-TPA		
	Social Security number or ITIN	xxx-xx-3565	
	EIN	-- --	
	Social Security number or ITIN	xxx-xx-9505	
	EIN	-- --	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Scott Skinner

9/13/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Michael Scott Skinner
Alicia Kay Skinner
DebtorsCase No. 13-10049-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
Form ID: 3180WJ01Page 1 of 2
Total Noticed: 38

Date Rcvd: Sep 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2018.

db +Michael Scott Skinner, P.O. Box 10034, Erie, PA 16514-0034
jdb +Alicia Kay Skinner, 8559 Kirsch Road, Erie, PA 16510-5011
sp +Catherine Doyle Moody, Frontier Place, 1536 West Sixth Street, Erie, PA 16505
sp +The Family Law Group, LLC, 1536 West 6th Street, Erie, PA 16505
13547802 +ACL, P.O. Box 64845, Baltimore, MD 21264-4845
13547803 +AES, 1200 N. 7th St., Harrisburg, PA 17102-1419
13557330 +AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183
13568298 +AES/PHEAA, Po Box 8147, Harrisburg, PA 17105-8147
13547807 +CCB Credit Services, 5300 S. 6th St., Springfield, IL 62703-5184
13547809 +CMI Community Medicine, c/o Convergent Healthcare Rec., 124 SW Adams St., Ste. 215,
Peoria, IL 61602-2321
13625981 +CMI-Community Medicine, Convergent Healthcare Recoveries, P.O. Box 1289,
Peoria, IL 61654-1289
13547801 Client Services Inc., Saint Charles, MO 63301-3236
13547810 +Computer Credit Inc., Claim Dept. 072657, 640 W Fourth St. P.O. Box 5238,
Winston Salem, NC 27113-5238
13547816 +Hertel and Brown PT, 1337 W. 6th St., Erie, PA 16505-2503
13547817 +Howard Hanna Mortgage Services, 119 Gamma Dr., Pittsburgh, PA 15238-2902
13593911 +M&T Bank, c/of Margaret Gairo, Esquire, 123 S. Broad Street, Suite 1400,
Philadelphia, PA 19109-1060
13547818 +M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063
13547820 #+Penn Credit Corp., 916 S. 14th St., Harrisburg, PA 17104-3425

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13547804 +E-mail/Text: notices@burt-law.com Sep 14 2018 01:40:37 Brit J. Suttell, Esquire,
1060 Andrew Dr., Ste. 170, West Chester, PA 19380-5601
13547805 +EDI: CAPITALONE.COM Sep 14 2018 05:34:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285
13547806 +EDI: CAPITALONE.COM Sep 14 2018 05:34:00 Capital One Bank, P. O. Box 30285,
Salt Lake City, UT 84130-0285
13581465 EDI: CAPITALONE.COM Sep 14 2018 05:34:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
13547808 +EDI: CITICORP.COM Sep 14 2018 05:34:00 Citibank, Attn: Bankruptcy Dept.,
701 E. 60th Street North, Sioux Falls, SD 57104-0493
13547811 +E-mail/Text: abovay@creditmanagementcompany.com Sep 14 2018 01:40:22 Credit Management Co.,
2121 Noblestown Rd., Pittsburgh, PA 15205-3956
13593200 EDI: ECMC.COM Sep 14 2018 05:33:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
13547812 +E-mail/Text: kthomas@eriefcu.org Sep 14 2018 01:39:55 Erie Federal Credit Union,
1959 E. 36th St., Erie, PA 16510-2663
13554873 +E-mail/Text: kthomas@eriefcu.org Sep 14 2018 01:39:54 Erie Federal Credit Union,
1109 East 38th Street, Erie, PA 16504-1845
13547813 +E-mail/Text: collections@widgetfinancial.com Sep 14 2018 01:40:09 Erie General Electric,
Federal Credit Union, 2154 E. Lake Road, Erie, PA 16511-1140
13547814 +EDI: AMINFOFP.COM Sep 14 2018 05:33:00 First Premier, P.O. Box 5524,
Sioux Falls, SD 57117-5524
13547815 +EDI: RMSC.COM Sep 14 2018 05:34:00 GE Capital Retail Bank, Attn: Bankruptcy Dept.,
P.O. Box 103106, Roswell, GA 30076-9106
13593565 E-mail/Text: camanagement@mtb.com Sep 14 2018 01:39:51 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240
13547819 +E-mail/Text: egssupportservices@alorica.com Sep 14 2018 01:40:17 NCO Financial Systems,
4740 Baxter Rd., Virginia Beach, VA 23462-4484
13643217 EDI: PRA.COM Sep 14 2018 05:33:00 Portfolio Recovery Associates LLC, P.O. Box 41067,
Norfolk, VA 23541
13642352 EDI: PRA.COM Sep 14 2018 05:33:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13567356 +E-mail/Text: csidl@sbcglobal.net Sep 14 2018 01:40:23 Premier Bankcard/Charter, POB 2208,
Vacaville, CA 95696-8208
13547821 +EDI: SEARS.COM Sep 14 2018 05:33:00 Sears CBSD, P.O. Box 6282,
Sioux Falls, SD 57117-6282
13547822 +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Sep 14 2018 01:40:07 U. S. Trustee's Office,
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
13547823 +E-mail/Text: BankruptcyNotice@upmc.edu Sep 14 2018 01:40:28 UPMC Hamot, 201 State Street,
Erie, PA 16550-0001

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

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Form ID: 3180WJ01

Page 2 of 2
Total Noticed: 38

Date Rcvd: Sep 13, 2018

cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
13555525 ##+Rjm Acquisitions Funding Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor M&T Bank andygornall@latouflawfirm.com
Ann E. Swartz on behalf of Creditor M&T Bank ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com
Celine P. DerKrikorian on behalf of Creditor M&T Bank ecfmail@mwclaw.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Kevin T. McQuail on behalf of Creditor M&T Bank ecfmail@mwclaw.com
Marisa Myers Cohen on behalf of Creditor M&T Bank mcohen@mwclaw.com
Michael S. Jan Janin on behalf of Joint Debtor Alicia Kay Skinner mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com;mtrayer@quinnfirm.com
Michael S. Jan Janin on behalf of Debtor Michael Scott Skinner mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com;mtrayer@quinnfirm.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 13